



PINNACLE

KEY FEATURES AT A GLANCE

For Financial Brokers and Financial Advisers Use Only

Minimum Investment	€250 a month (after the levy)	
Maximum Investment	€10,000 a month (after the levy)	
Term	Open ended – designed for an investment period of 5 years or more	
Age	Minimum 18 (19 next birthday) No Maximum age	
Allocation rate	101%	This applies to both regular premium and lump sum payments.
Fund charge	Depends on funds chosen.	Total estimated fund charge each year is 1.25%. (See over the page)
Early withdrawal charge	Years 1 to 5 5/5/5/3/1%	Beyond year 5 No early withdrawal charge applies after year 5.
Plan charge (optional)	Depends on commission profile chosen.	An additional plan charge of 0.25% a year applies if commission profile 5988 is chosen.
Taxes and levies	Exit Tax (on profit) 41%	Government levy 1% on premium
Partial surrenders	Yes	Minimum of €200 (after tax). Tax is payable on any growth. Early exit charges apply.
Payment holidays (skips)	Yes. Allowed at any time.	Customers can call 01 704 1010 to make changes.
Top ups/ Reductions	Yes. Allowed at any time.	Minimum of €10 a month change for a regular premium. Minimum of €650 for a single premium. Customers can call 01 704 1010 to make changes.
Lump sum top ups	Yes	Fund charge reduction: We will reduce the fund charge for the entire plan every year for the duration of the plan if, after the 1% Government levy: <ul style="list-style-type: none"> • A lump sum top up of €7,500 or; • A number of lump sum top ups which add up to €7,500 or more are added at any stage before the first anniversary date of the plan. If your regular payments are €999.99 (or less) each month, we will reduce your fund charge by 0.25% a year. If your regular payments are €1,000 (or more) each month, we will reduce your fund charge by 0.5% a year.
Fund switches	Yes	Free of charge, no limit to number. Restrictions can apply if fund delays in place. See fund booklet for details.
Indexation	Yes	The greater of 5% or inflation.
Online services	Yes	Log on to www.irishlife.ie . View current investment value, change fund choice, view Annual Benefit Statement and use our information service.
Death benefit	Single Life Dual Life	We will pay out 100.1% of the cash-in value of the investment, less any tax. Dual Life for joint investors, if one investor dies, we will pay out 100.1% of the cash in value of the investment, less any tax. Customers can choose to continue regular investments into Pinnacle. On death, the cash in value may be higher or lower than the amount invested.

Warning: If you invest in this product you may lose some or all of the money you invest.

Warning: The value of your investment may go down as well as up.

FUNDS AVAILABLE

Below are the funds available and the total fund charge expected, please see the Fund guide for full details, and a breakdown of this fund charge.

Fund Name	Total estimated fund charge each year	Fund Name	Total estimated fund charge each year
Active Managed Fund	1.25%	Indexed World Equities Fund	1.25%
Consensus Cautious Fund	1.25%	Infrastructure Equities Fund	1.85%
Consensus Equity Fund	1.25%	Irish Property Fund	1.50%
Consensus Fund	1.25%	Multi Asset Portfolio Fund 2	1.40%
Core Fund	1.45%	Multi Asset Portfolio Fund 3	1.40%
Diversified Balanced Fund	1.65%	Multi Asset Portfolio Fund 4	1.40%
Diversified Cautious Fund	1.65%	Multi Asset Portfolio Fund 5	1.40%
Diversified Growth Fund	1.65%	Multi Asset Portfolio Fund 6	1.30%
Dynamic Global Equity Fund	1.25%	Property Portfolio Fund	2.35%
Global Cash Fund	1.25%	Protected Consensus Markets Fund	1.82%
Global Consensus Fund	1.25%	UK Property Fund	1.88%
Global Opportunities Fund	1.25%	Fidelity China Fund	2.40%
Global Select Fund	1.25%	Fidelity EMEA Fund	2.40%
Indexed Banks Fund	1.25%	Fidelity European Opportunities Fund	2.20%
Indexed Commodities Fund	1.75%	Fidelity Global Property Shares Fund	2.40%
Indexed Emerging Markets Equity Fund	1.25%	Fidelity Global Special Situations Fund	2.20%
Indexed Euro Corporate Bond Fund	1.25%	Fidelity India Fund	2.40%
Indexed European Equity Fund	1.25%	Fidelity India China Fund	2.40%
Indexed European Gilts Fund	1.25%	Fidelity Managed International Fund	2.20%
Indexed European Property Shares Fund	1.25%	Fidelity Multi-Asset Strategic Defensive Fund	2.15%
Indexed Euro Short Dated Bond Fund	1.25%	Davy Conservation Income and Growth Fund	1.50%
Indexed Ethical Global Equity Fund	1.25%	Davy Global Brands Fund	1.50%
Indexed Inflation Linked Bond Fund	1.25%	Setanta Balanced Dividend Fund	1.25%
Indexed Irish Equity Fund	1.25%	Setanta Income Opportunities Fund	1.25%
Indexed Japanese Equity Fund	1.25%	Setanta Managed Fund	1.25%
Indexed North American Equity Fund	1.25%	Setanta Equity Dividend Fund	1.25%
Indexed Pacific Equity Fund	1.25%	Setanta Global Focus Fund	1.25%
Indexed Technology Fund	1.25%	Setanta Global Equity Fund	1.25%
Indexed UK Equity Fund	1.25%		

Warning: This product may be affected by changes in currency exchange rates.

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COMMISSION OPTIONS

Regular commission options		
Profile 5986	22% (paid in 4 bullet payments of 5.5% over yrs 1-8), with a 0.25% trail thereafter.*	No plan charge applies.
Profile 5988	22% (paid in 4 bullet payments of 5.5% over yrs 1-8), with a 0.25% trail in years 1-8, and a 0.5% trail from year 8 onwards.*	Plan charge of 0.25% a year applies to all annual premium payments.
Lump sum top ups		
Profile 5990	3% of amount invested.	No plan charge

* Note: Payments can be delayed by 12 months if persistency targets are not met. For more details talk to your account manager.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.
Information is correct as at May 2016.
In the interest of customer service we may record and monitor calls.
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